

In re: (1) RONALD DEAN BARLOW, SR.

Case No. 18-21340

Debtor(s).

Chapter 13

CHAPTER 13 PLAN

ADDRESS: (1) 174 Spring Street, Ripley, TN 38063

PLAN PAYMENT:

DEBTOR (1) shall pay \$225.00 (X) weekly, () every two weeks, () semi-monthly, or () monthly, by:

(X) PAYROLL DEDUCTION from: Bennett's, Inc. OR () DIRECT PAY.
2255 Industrial Road
Dyersburg, TN 38024

DEBTOR (2) shall pay \$ _____ () weekly, () every two weeks, () semi-monthly, or () monthly, by:

() PAYROLL DEDUCTION from: _____ OR () DIRECT PAY.

1. THIS PLAN [Rule 3015.1 Notice]:

(A) CONTAINS A NON-STANDARD PROVISION. [See plan provision #19] () YES (X) NO

(B) LIMITS THE AMOUNT OF A SECURED CLAIM BASED ON A VALUATION OF THE COLLATERAL FOR THE CLAIM. [See plan provisions #7 and #8] () YES (X) NO

(C) AVOIDS A SECURITY INTEREST OR LIEN. [See plan provision #12]. () YES (X) NO

2. ADMINISTRATIVE EXPENSES: Pay filing fee and Debtor(s)' attorney fee pursuant to Confirmation Order.

3. AUTO INSURANCE: () Included in Plan; OR (X) Not included in Plan; Debtor(s) to provide proof of insurance at §341 meeting.

4. DOMESTIC SUPPORT: Paid by: () Debtor(s) directly, () Wage Assignment, OR () Trustee to: Monthly Plan Payment:

__NONE_____; ongoing payment begins _____ \$ _N/A_____
Approximate arrearage: _____ \$ _____
_____; ongoing payment begins _____ \$ _____
Approximate arrearage: _____ \$ _____

5. PRIORITY CLAIMS:

__Internal Revenue Service____ Amount: **Unknown** \$ **N/A**_____
____ Amount: _____ \$ _____

6. HOME MORTGAGE CLAIMS: () Paid directly by Debtor(s); OR (X) Paid by Trustee to:

Bayview Loan Servicing; ongoing payment begins 5-1-18 \$404.12
Approximate arrearage: \$10,037.82 Interest 0.00% \$ 168.00

Approximate arrearage: _____; ongoing payment begins _____ Interest _____ %

\$ _____
\$ _____**7. SECURED CLAIMS:**

[Retain lien 11 U.S.C. §1325 (a)(5)]

Lauderdale County Bank (claim paid in full)Value of Collateral:\$9,461.00Rate of Interest:5.75%Monthly Plan Payment:\$179.00_____

_____ % \$ _____
_____ % \$ _____**8. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 910 DAYS OF FILING, AND OTHER SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILING:**

[Retain lien 11 U.S.C. §1325(a)]

Value of Collateral:Rate of Interest:Monthly Plan Payment:_____

_____ % \$ _____
_____ % \$ _____**9. SECURED CLAIMS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON CONFIRMATION FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIALLY REASONABLE DISPOSAL OF COLLATERAL:**

Collateral: _____

Collateral: _____

10. SPECIAL CLASS UNSECURED CLAIMS:Amount:Rate of Interest:Monthly Plan Payment:_____

_____ % \$ _____

_____ % \$ _____

_____ % \$ _____**11. STUDENT LOAN CLAIMS AND OTHER LONG TERM CLAIMS:**_____
_____ () Not provided for **OR** () General unsecured creditor_____
_____ () Not provided for **OR** () General unsecured creditor**12. THE JUDICIAL LIENS OR NON-POSSESSORY, NON-PURCHASE MONEY SECURITY INTEREST(S) HELD BY THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C. §522(f):****13. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILED CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.****14. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS: \$12,258.00.****15. THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIMS IS:**() _____%, **OR,**(**X**) **THE TRUSTEE SHALL DETERMINE THE PERCENTAGE TO BE PAID AFTER THE PASSING OF THE FINAL BAR DATE.****16. THIS PLAN ASSUMES OR REJECTS EXECUTORY CONTRACTS:**() Assumes **OR** () Rejects.() Assumes **OR** () Rejects.**17. COMPLETION:** Plan shall be completed upon payment of the above, approximately 60 months.**18. FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED ACCEPTANCE OF PLAN.****19. NON-STANDARD PROVISION(S):**_____

_____.

ANY NON-STANDARD PROVISION STATED ELSEWHERE IS VOID.

20. **CERTIFICATION: THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19.**

/s/Scott A. Lovelace, B.P.R. #023311

DATE: 03/01/2018.

Debtor(s)' Attorney Signature or Pro Se Debtor(s)' Signature(s)